

SNAPSHOT of HOME Program Performance--As of 03/31/09
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Mobile

State: AL

PJ's Total HOME Allocation Received: \$25,258,776

PJ's Size Grouping*: B

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):**		
					Group	B	Overall
Program Progress:			PJs in State:	7			
% of Funds Committed	89.23 %	93.31 %	5	91.92 %	35		32
% of Funds Disbursed	80.59 %	80.96 %	5	82.65 %	27		31
Leveraging Ratio for Rental Activities	0.29	1.88	6	4.67	5		7
% of Completed Rental Disbursements to All Rental Commitments***	85.69 %	86.69 %	5	81.09 %	30		31
% of Completed CHDO Disbursements to All CHDO Reservations***	78.16 %	68.55 %	2	68.72 %	64		61
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	97.55 %	76.59 %	1	79.93 %	91		88
% of 0-30% AMI Renters to All Renters***	87.12 %	45.42 %	1	44.94 %	98		96
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	98.16 %	92.06 %	4	94.87 %	44		44
Overall Ranking:			In State:	1 / 7	Nationally:	68	67
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$18,376	\$21,289		\$25,717	163	Units	9.30 %
Homebuyer Unit	\$26,438	\$19,961		\$14,669	183	Units	10.40 %
Homeowner-Rehab Unit	\$13,255	\$16,959		\$20,391	173	Units	9.80 %
TBRA Unit	\$4,820	\$4,820		\$3,201	1,242	Units	70.50 %

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Mobile AL

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$22,316	\$55,721	\$18,215
State:*	\$69,592	\$76,897	\$20,508
National:**	\$91,120	\$73,223	\$23,149

CHDO Operating Expenses:
(% of allocation)

PJ:	2.1 %
National Avg:	1.1 %

R.S. Means Cost Index: 0.79

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:					HOUSEHOLD TYPE:				
White:	8.8	0.6	5.2	12.9	Single/Non-Elderly:	11.9	23.8	11.6	9.2
Black/African American:	90.0	98.3	92.5	86.7	Elderly:	18.8	8.3	61.3	12.3
Asian:	0.6	1.1	1.2	0.2	Related/Single Parent:	63.7	51.9	19.7	75.7
American Indian/Alaska Native:	0.0	0.0	0.0	0.0	Related/Two Parent:	4.4	15.5	7.5	1.3
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0	Other:	1.3	0.6	0.0	1.5
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0					
Asian and White:	0.0	0.0	0.0	0.0					
Black/African American and White:	0.0	0.0	0.0	0.0					
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0					
Other Multi Racial:	0.6	0.0	1.2	0.0					
Asian/Pacific Islander:	0.0	0.0	0.0	0.1					
ETHNICITY:									
Hispanic	0.0	0.0	0.0	0.1					
HOUSEHOLD SIZE:					SUPPLEMENTAL RENTAL ASSISTANCE:				
1 Person:	23.1	22.7	49.1	21.4	Section 8:	88.8	0.6 [#]		
2 Persons:	35.6	26.0	24.9	38.4	HOME TBRA:	0.6			
3 Persons:	29.4	33.7	8.7	21.2	Other:	1.9			
4 Persons:	8.1	11.0	13.3	10.9	No Assistance:	8.8			
5 Persons:	3.1	3.3	1.2	6.0					
6 Persons:	0.0	2.8	1.2	1.0					
7 Persons:	0.6	0.0	1.2	1.0					
8 or more Persons:	0.0	0.6	0.6	0.2					
					# of Section 504 Compliant Units / Completed Units Since 2001				4

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Mobile State: AL Group Rank: 68
(Percentile)
State Rank: 1 / 7 PJs Overall Rank: 67
(Percentile)
Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.84%	85.69	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.80%	78.16	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	97.55	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.38%	98.16	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.360	3.35	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

